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Nordin Manan is a Consultant and Senior Associate Partner with A.D. CAPITAL SDN BHD, an independent Licensed Financial Planning Firm by Securities Commission Malaysia. He is a Chartered Accountant (CA). He has 30 years exposure in the corporate world and financial services industry. In recent years he has developed a practice in Estate Planning based on both the Muslim and Non-Muslim perspectives.

He has been conferred Certified Financial Planner (CFP) by the Financial Planning Association Malaysia. His practice management expertise covers a wide spectrum of personal financial planning skills and practices.

His wide experience and exposure includes Corporate Finance in a leading Malaysian Merchant Bank, Audit and Accounting in the Oil and Gas Industry, as well as being the Group Financial Controller in a Multi-National Telecommunications Joint Venture Company. Having also wide experience and knowledge of the Equities Market and Unit Trust Industry in Malaysia, places him in a unique position to assist and advise his high net worth clients with a truly holistic approach towards their Wealth Succession Plans.

He has helped many individuals to structure their Wealth Succession Plans via the methodology of preservation, accumulation and distribution for his client's Estate. A qualified and competent Estate Planner, he has dedicated his practice to both Muslim and non Muslim clients with the ultimate objective of ensuring their family members and their loved ones are well protected by ensuring that the family wealth is further accumulated, preserved and passed on from generation to generation.

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(Licensed Financial Planner C/A0126/IA(FP)/2005)

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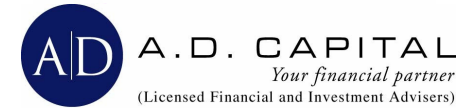
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Private Client Services

Islamic Estate Planning



Islamic Estate Planning – is it for me...?

Established to meet the crying need of the ordinary Muslim to accumulate, preserve and to distribute their hard earned wealth to their loved ones in a manner based strictly on Syari'ah principles.

Muslims which fall within the following categories must also be aware of their peculiar circumstances vis-à-vis the principles of Faraaid; converts, childless couples, adopted children, foster parents, no male heirs, single parents, divorcees and polygamous marriages.



- I have a highly complex family and asset structure, how can Islamic Estate Planning help me?
- I've heard of Faraaid Law of Distribution, how do I plan to make sure my heirs get the right proportions according to my wishes?
- How does the Islamic Family Law (Federal Territories Amendment Bill) affect my current inheritance plans?
- I'm polygamous. How should I go about planning my Estate for my wives and children?
- I've many businesses of which some are with Non-Muslim partners. How should I plan for my Business Succession with them?
- I'm running a highly geared company. How do I create an asset protection plan and preserve my hard earned wealth for my family in accordance with Syari'ah principles?
- Most of my wealth is in overseas. What is the best methodology to hold and manage it better? Will creating an offshore company in a tax haven country benefit me and protect my estate from creditors?
- With regards to passing down my wealth. How do I prevent family feuds and achieve harmony at the same time?

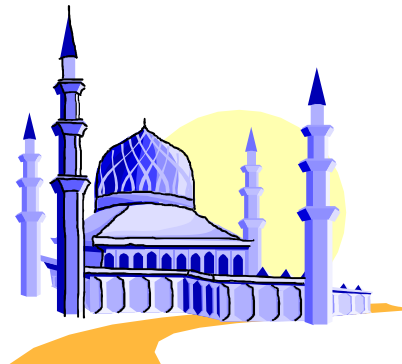
Defining Islamic Estate Planning...

Is a process of organizing one's property through elements of preservation, accumulation and distribution with the overall objective of enhancing and sustaining the financial security of individuals, their families and future beneficiaries of the estate in a manner based strictly on Syari'ah principles.

Hadith of the Prophet Muhammad {pbuh}. says as narrated by Abdullah bin Umar:

"It is not permissible for any Muslim who has something to will pass two nights without having his last Will and Testament written and kept ready with him"

from Sahih Al-Bukhari { Vol IV, p.1 }



Who We Are...

A.D. CAPITAL SDN BHD, a licensed Financial Planning firm by Securities Commission Malaysia under the Securities Industry Act 1983, has developed the complete Islamic Estate Planning preparedness system that is helping many Muslim individuals and families discover the freedom and peace of mind in handling their complex wealth by achieving their objectives and goals alongside with Islamic Principles.



Our mission...

We seek to accumulate and strengthen your wealth through Islamic Estate Planning by helping you to formulate strategies to better hold and manage your assets. As the nation's leader in providing Asset Protection and Preservation Planning, we will always provide you with impartial advice and unequal personal service

We at A.D. CAPITAL SDN BHD can advise you on the potential pitfalls and provide guidance in the following areas:

- Applying a lawful series of techniques to protect your personal estate from business creditors' claims. This is especially useful for individuals with a high level of personal guarantees and associated business risks to protect personal and family assets from creditors
- Techniques to retain control over assets while transferring beneficial rights to your loved ones during ones lifetime. A useful tool to avoid the legal complexities associated with the Probate and Administration of a deceased's estate
- Protecting and preserving ones assets from "estate shrinkages" or diminution in value upon death
- Managing the outstanding loans often associated with acquisition of properties from the estate planning perspective
- Determining the best methodology of holding overseas properties in view of ones complex lifestyles and the various local estate planning jurisdictions where properties are located
- Advise and assist in the construction of overseas trust accounts to ensure the preservation, protection and ultimate transfer of your assets to loved ones